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8 Attorneys for Defendants  
9 JPMORGAN CHASE & CO., JPMORGAN CHASE  
10 BANK, N.A., and EMC MORTGAGE CORP.

11 UNITED STATES DISTRICT COURT  
12  
13 NORTHERN DISTRICT OF CALIFORNIA

14 MARY ANN ADLAO, and MARIAN  
15 WILLIAMS, individually, on behalf of  
16 others similarly situated, and on behalf of  
17 the general public,

18 Plaintiffs,

19 vs.

20 JPMORGAN CHASE & CO.,  
21 JPMORGAN CHASE BANK, N.A., and  
22 EMC MORTGAGE CORP., as successors  
23 in interest to BEAR STEARNS, INC. and  
24 ENCORE CREDIT CORP., and Does 1-  
25 50, inclusive

26 Defendants.

Case No. CV 10-4508-EMC

Assigned For All Purposes To:  
Hon. Edward M. Chen

**STIPULATION TO EXTEND TIME TO  
RESPOND TO INITIAL COMPLAINT ; ORDER**

Complaint Served:	Oct. 7, 2010
Current Response Date:	Oct. 28, 2010
New Response Date:	Nov. 11, 2010

**STIPULATION**

Pursuant to Civil Local Rule 6-1(a) for the United States District Court for the Northern District of California, Defendants JPMorgan Chase & Co., JPMorgan Chase Bank, N.A., and EMC Mortgage Corp. ("Defendants"), and Plaintiffs Mary Ann Adlao and Marian Williams ("Plaintiffs"), by and through their respective counsel, hereby Stipulate as follows:

WHEREAS, Plaintiffs' initial complaint in this action was filed on October 5, 2010 and served on Defendants on October 7, 2010;

WHEREAS, Defendants' deadline to respond to Plaintiffs' initial complaint is currently October 28, 2010;

WHEREAS, as a one-time, professional courtesy, Plaintiff has agreed to consent to Defendants' request for a two-week extension of time, up to and including November 11, 2010, for Defendants to respond to Plaintiffs' initial complaint; and

WHEREAS, no prior extensions of time have been requested or granted, and said extension will not alter the date of any event or deadline already fixed by Court order.

THEREFORE, IT IS HEREBY STIPULATED that Defendants' time within which to respond to the initial Complaint shall be continued fourteen (14) days, from October 28, 2010 to November 11, 2010.

IT IS SO STIPULATED.

Dated: October 28, 2010

MORGAN, LEWIS & BOCKIUS LLP

By /S/ Carrie A. Gonell

Carrie A. Gonell  
Attorneys for Defendants  
JPMORGAN CHASE & CO.,  
JPMORGAN CHASE BANK, N.A., and  
EMC MORTGAGE CORP.

Dated: October 28, 2010

BRYAN SCHWARTZ LAW

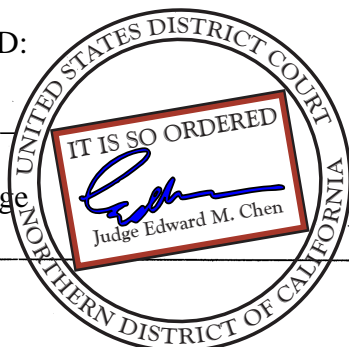
By /S/ Bryan Schwartz

Bryan Schwartz, Esq.  
Hillary J. Baker, Esq.  
Attorneys for Plaintiffs  
MARY ANN ADLAO and MARIAN  
WILLIAMS

IT IS SO ORDERED:

Edward M. Chen

U.S. Magistrate Judge  
DB2/22011845.1



**PROOF OF SERVICE**

*Adlao v. JPMorgan Chase & Co., et al.*  
USDC-Northern District Case No. CV 10-4508

I am a resident of the State of California, County of Orange; I am over the age of eighteen years and not a party to the within action; my business address is 5 Park Plaza, Suite 1750, Irvine, California 92614.

On October 28, 2010, I served on the interested parties in this action the within document(s) entitled:

**STIPULATION TO EXTEND TIME TO RESPOND TO  
INITIAL COMPLAINT**

☐ **BY FAX:** - by transmitting via electronic facsimile the document(s) listed above to the fax number(s) set forth below on this date before 5:00 p.m.; I also caused the fax machine to print such record(s) of the transmission.

☒ **BY MAIL:** - by placing the document(s) listed above in a sealed envelope with postage thereon fully prepaid, in the United States mail at Irvine, California addressed as set forth below. I am readily familiar with the firm's practice of collection and processing correspondence for mailing. Under that practice it would be deposited with the U.S. Postal Service on that same day with postage thereon fully prepaid in the ordinary course of business. I am aware that on motion of the party served, service is presumed invalid if postal cancellation date or postage meter date is more than one day after date of deposit for mailing in affidavit.

☐ **BY OVERNIGHT MAIL - By FEDERAL EXPRESS,** following ordinary business practices for collection and processing of correspondence with said overnight mail service, and said envelope(s) will be deposited with said overnight mail service on said date in the ordinary course of business.

☐ **BY CERTIFIED MAIL, RETURN RECEIPT REQUESTED** – By placing true copy(ies) thereof in sealed envelope(s) with Certified Mail, Return Receipt Requested, postage thereon fully prepaid and by causing such envelope(s) to be deposited in the mail at 5 Park Plaza, Suite 1750, Irvine, California 92614.

☐ **BY ELECTRONIC SERVICE** - the parties listed below were served electronically with the document(s) listed above by e-mailed PDF files on October 28, 2010. The transmission was reported as complete and without error. My electronic notification address is 5 Park Plaza, Suite 1750, Irvine, California 92614. My e-mail address is [dghani@morganlewis.com](mailto:dghani@morganlewis.com).

☒ **BY E-FILE** – I caused such documents to be transmitted by e-file with the Clerk of the Court by using the CM/ECF system, which will send a notice of electronic filing to the following:

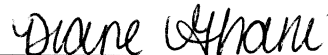
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*Attorneys for Plaintiffs MARY ANN ADLAO  
and MARIAN WILLIAMS*

[ X ] **FEDERAL:** I declare that I am employed in the office of a member of the Bar of  
this Court at whose direction this service was made.

Executed on October 28, 2010, at Irvine, California.



Diane C. Ghani